

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Melissa N O'Grady

Case No.: 5-20-01410 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Pennymac
Court Claim Number:	11
Last Four of Loan Number:	1571
Property Address if applicable:	1234 Wade Ct

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$14,165.72
b.	Prepetition arrearages paid by the trustee:	\$14,165.72
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$14,165.72

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: May 22, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Melissa N O'Grady

Case No.: 5-20-01410 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on May 22, 2025 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Vincent Rubino, Esquire
712 Monroe St
PO Box 511
Stroudsburg PA 18360-0511

Served by First Class Mail

PennyMac Loan Servicing, Inc
6101 Condor Dr
Suite 200
Moorpark CA 93021

Melissa N O'Grady
1234 Wade Court West
Stroudsburg PA 18360

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 22, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-01410 MELISSA N. O'GRADY

PENNYMAC LOAN SERVICES, LLC
P.O. BOX 660929

DALLAS, TX 75266-0929

Acct No: Wade Court W - PRE-ARREAR

ARREARS - 1234 WADE COURT WEST

Sequence: 24
Modify:
Filed Date:
Hold Code:

Amt Sched:	\$166,089.63	Debt:	\$14,165.72	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$14,165.72	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	PENNYMAC LOAN SERVICES, LLC							
520-0	PENNYMAC LOAN SERVICES, LLC		05/22/2024	2036611	\$384.84	\$0.00	\$384.84	06/05/2024
520-0	PENNYMAC LOAN SERVICES, LLC		04/17/2024	2035607	\$391.00	\$0.00	\$391.00	04/26/2024
520-0	PENNYMAC LOAN SERVICES, LLC		03/14/2024	2034644	\$391.00	\$0.00	\$391.00	03/22/2024
520-0	PENNYMAC LOAN SERVICES, LLC		02/14/2024	2033684	\$391.00	\$0.00	\$391.00	02/26/2024
520-0	PENNYMAC LOAN SERVICES, LLC		01/12/2024	2032755	\$391.00	\$0.00	\$391.00	01/24/2024
520-0	PENNYMAC LOAN SERVICES, LLC		12/19/2023	2031859	\$391.00	\$0.00	\$391.00	01/03/2024
520-0	PENNYMAC LOAN SERVICES, LLC		11/15/2023	2030902	\$391.00	\$0.00	\$391.00	11/27/2023
520-0	PENNYMAC LOAN SERVICES, LLC		10/18/2023	2029954	\$391.00	\$0.00	\$391.00	10/27/2023
520-0	PENNYMAC LOAN SERVICES, LLC		09/19/2023	2028977	\$411.40	\$0.00	\$411.40	09/28/2023
520-0	PENNYMAC LOAN SERVICES, LLC		08/09/2023	2027955	\$874.71	\$0.00	\$874.71	08/25/2023
520-0	PENNYMAC LOAN SERVICES, LLC		07/11/2023	2026970	\$103.99	\$0.00	\$103.99	07/25/2023
520-0	PENNYMAC LOAN SERVICES, LLC		06/13/2023	2026050	\$411.40	\$0.00	\$411.40	06/26/2023
520-0	PENNYMAC LOAN SERVICES, LLC		05/16/2023	2025114	\$343.34	\$0.00	\$343.34	05/30/2023
520-0	PENNYMAC LOAN SERVICES, LLC		04/18/2023	2024103	\$343.34	\$0.00	\$343.34	05/10/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	PENNYMAC LOAN SERVICES, LLC		03/15/2023	2023076	\$343.34	\$0.00	\$343.34	03/28/2023
520-0	PENNYMAC LOAN SERVICES, LLC		02/15/2023	2022071	\$343.34	\$0.00	\$343.34	02/23/2023
520-0	PENNYMAC LOAN SERVICES, LLC		01/18/2023	2021070	\$343.33	\$0.00	\$343.33	02/01/2023
520-0	PENNYMAC LOAN SERVICES, LLC		12/13/2022	2020074	\$343.34	\$0.00	\$343.34	12/23/2022
520-0	PENNYMAC LOAN SERVICES, LLC		11/16/2022	2019120	\$343.34	\$0.00	\$343.34	12/19/2022
520-0	PENNYMAC LOAN SERVICES, LLC		10/18/2022	2018084	\$343.34	\$0.00	\$343.34	11/04/2022
520-0	PENNYMAC LOAN SERVICES, LLC		09/13/2022	2017016	\$362.17	\$0.00	\$362.17	09/26/2022
520-0	PENNYMAC LOAN SERVICES, LLC		08/17/2022	2016008	\$362.17	\$0.00	\$362.17	08/29/2022
520-0	PENNYMAC LOAN SERVICES, LLC		07/13/2022	2014936	\$362.17	\$0.00	\$362.17	07/26/2022
520-0	PENNYMAC LOAN SERVICES, LLC		06/14/2022	2013970	\$337.06	\$0.00	\$337.06	07/05/2022
520-0	PENNYMAC LOAN SERVICES, LLC		05/17/2022	2012938	\$337.07	\$0.00	\$337.07	06/01/2022
520-0	PENNYMAC LOAN SERVICES, LLC		04/12/2022	2011857	\$337.06	\$0.00	\$337.06	05/04/2022
520-0	PENNYMAC LOAN SERVICES, LLC		03/16/2022	2010841	\$337.07	\$0.00	\$337.07	03/23/2022
520-0	PENNYMAC LOAN SERVICES, LLC		02/16/2022	2009853	\$337.07	\$0.00	\$337.07	03/01/2022
520-0	PENNYMAC LOAN SERVICES, LLC		01/19/2022	2008883	\$337.06	\$0.00	\$337.06	02/01/2022
520-0	PENNYMAC LOAN SERVICES, LLC		12/15/2021	2007867	\$337.07	\$0.00	\$337.07	12/24/2021
520-0	PENNYMAC LOAN SERVICES, LLC		11/16/2021	2006843	\$337.06	\$0.00	\$337.06	12/02/2021
520-0	PENNYMAC LOAN SERVICES, LLC		10/14/2021	2005814	\$337.07	\$0.00	\$337.07	10/26/2021
520-0	PENNYMAC LOAN SERVICES, LLC		09/14/2021	2004768	\$347.03	\$0.00	\$347.03	09/30/2021
520-0	PENNYMAC LOAN SERVICES, LLC		08/18/2021	2003766	\$347.03	\$0.00	\$347.03	08/30/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	PENNYMAC LOAN SERVICES, LLC		07/14/2021	2002695	\$347.03	\$0.00	\$347.03	07/29/2021
520-0	PENNYMAC LOAN SERVICES, LLC		06/16/2021	2001720	\$347.03	\$0.00	\$347.03	07/01/2021
520-0	PENNYMAC LOAN SERVICES, LLC		05/18/2021	2000716	\$347.03	\$0.00	\$347.03	06/08/2021
520-0	PENNYMAC LOAN SERVICES, LLC		04/15/2021	1229334	\$335.95	\$0.00	\$335.95	04/26/2021
520-0	PENNYMAC LOAN SERVICES, LLC		03/17/2021	1228324	\$304.47	\$0.00	\$304.47	04/02/2021
Sub-totals: \$14,165.72						\$0.00	\$14,165.72	
Grand Total: \$14,165.72						\$0.00		